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FROM	Diana Ogles	(404) 870-8177				
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MESSAGE:

In Re: Application of Tibor Serial No. 10/816,037 Filed: April 1, 2004

Electronic Transaction Verification System

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Linder the Pa	nements Seduction Act of 1003	. no necessor	U.S.	. Petent and T	radamark	Office; I	through 07/31/2008. OMB 0851-0031 J.S. DEPARTMENT OF COMMERCE displays a valid OMB control number.
	and a second	HID DOLLAR	Application Number	10/816,037			
TRANSMITTAL			Filing Date	April 1, 20	April 1, 2004		
FORM			First Named Inventor	Joan Tibor			
. =			Art Unit	2625			
fto be used for all correspondence effer initial filling)			Examiner Name	Seyed H. /	Seyed H. Azartan		
Total Number of Pages in This Submission			Attorney Docket Number	M160 1010	M160 1010.3		
ENCLOSURES (Check all that apply)							
	smittal Form		Orawing(s)			Appea	Allowance Communication to TC
Amendment/Reply  After Finel  Affidavits/declaration(s)  Extension of Time Request  Express Abandonment Request		Licensing-related Papers Petition Petition to Convert to a Provisional Application Power of Attorney, Revocat Change of Correspondence Terminal Disclaimer Request for Refund CD, Number of CD(s) Landscape Table on C	of Appeals and Inti Appeal Communic (Appeal Notice, Brie Proprietary Information Address Other Enclosure(s) below): Return Postcard		el Communication to TC d Notice, Brief, Rapty Brief) etary information : Letter Enclosure(s) (piesse Identify ):		
	SIGNA	TURE C	F APPLICANT, ATTO	ORNEY, C	R AG	ENT	
Firm Name	Womble Cartyle Sendridg	a & Rice, i	PLLC		-		
Signature Goly Giner							
Printed name John J. Timar							
Date October 6, 2005				Reg. No.	Reg. No. 32,497		
CERTIFICATE OF TRANSMISSION/MAILING  I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:							
Signature							
Typed or printed name Diana Ogles Date October 6, 2005						October 6, 2005	

This collection of information is required by 37 CFR 1.6. The information is required to obtain or retain a benefit by the public which is to the (and by the USPTO to process) an application. Confidentially is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Thre will vary depending upon the individual case. Any comments on the smount of time you require to complete his form endor suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patant and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450, DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Committee loner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re a	pplication of:	)	Examiner: Azarian, Seyed H.			
	Joan Tibor	)	Group Art Unit: 2625			
Serial :	No: 10/816,037	)	Attorney Docket No.: M160 1010.3			
Filed:	April 1, 2004	)				
For	Flactronic Transaction Varification System					

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Action mailed July 26, 2005, Applicant submits the following arguments:

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.